

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Stephen L. Dwyer**  
Debtor(s)

Bankruptcy Case No.: 19-11121-TPA  
Per Proceeding held June 9, 2020  
Chapter: 13  
Docket No.: 28 – 6, 21  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 1, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,043.00 as of June, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: 1) The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified Plan terms: Farmers National Bank (Claim No. 8). 2) The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$33,251.14 (100%).

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: June 11, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Stephen L. Dwyer  
 Debtor

Case No. 19-11121-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: vson  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jun 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2020.

db  
 15182821 +Stephen L. Dwyer, 502 S 4th St, Sharpsville, PA 16150-1806  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 15155170 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 15155171 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 15174791 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15183823 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
 15155174 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 15179236 ++FARMERS NATIONAL BANK OF CANFIELD, PO BOX 228, NILES OH 44446-0228  
 (address filed with court: Farmers National Bank of Canfield, PO Box 228, Niles, OH 44446)  
 15165201 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
 15155182 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, Atty: Bankruptcy Dept, Po Box 8026,  
 Cedar Rapids, IA 52409)  
 15168951 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 12 2020 03:34:54  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15155172 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 12 2020 03:35:39 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 15169325 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 12 2020 03:34:49  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15155175 +E-mail/PDF: creditonebknofifications@resurgent.com Jun 12 2020 03:34:54 Credit One Bank,  
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
 15155176 E-mail/Text: mrdiscen@discover.com Jun 12 2020 03:29:41 Discover Financial,  
 Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850  
 15157353 E-mail/Text: mrdiscen@discover.com Jun 12 2020 03:29:41 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 15155178 +E-mail/PDF: gecsedirecoverycorp.com Jun 12 2020 03:36:31 JCPenney, P O Box 981131,  
 El Paso, TX 79998-1131  
 15184252 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jun 12 2020 03:30:25 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 15155173 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 12 2020 03:34:48 Chase Card Services,  
 Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850  
 15155179 +E-mail/Text: bncnotices@becket-lee.com Jun 12 2020 03:29:43 Kohls/Capital One,  
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043  
 15180455 E-mail/PDF: resurgentbknofifications@resurgent.com Jun 12 2020 03:35:52 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15186747 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 12 2020 03:35:44  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 15155180 +E-mail/PDF: gecsedirecoverycorp.com Jun 12 2020 03:34:40 Synch/PLCC, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 15155655 +E-mail/PDF: gecsedirecoverycorp.com Jun 12 2020 03:35:34 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15183887 +E-mail/PDF: gecsedirecoverycorp.com Jun 12 2020 03:36:29 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 15155181 +E-mail/PDF: gecsedirecoverycorp.com Jun 12 2020 03:35:31 Synchrony Bank/Lowes,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 15155177\* ++FARMERS NATIONAL BANK OF CANFIELD, PO BOX 228, NILES OH 44446-0228  
 (address filed with court: Farmers Ntl Bk Canfiel, 20 S Broad St, Canfield, OH 44406)  
 15165203\* +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
 15186748\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
 TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: vson  
Form ID: 149

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jun 11, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Tina M. Fryling on behalf of Debtor Stephen L. Dwyer tinafryling@gmail.com,  
tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 4